



TRICARE®

Your Military Health Plan

Transitioning from Active Duty to Retirement



Updated March 2012

Transitioning from Active Duty to Retirement:

Today's Agenda

- TRICARE Coverage Areas
- Preparing for Retirement
- Coverage Choices
- Other TRICARE Benefit Information
- Other Health Insurance
- For Information and Assistance





Transitioning from Active Duty to Retirement

TRICARE Coverage Areas



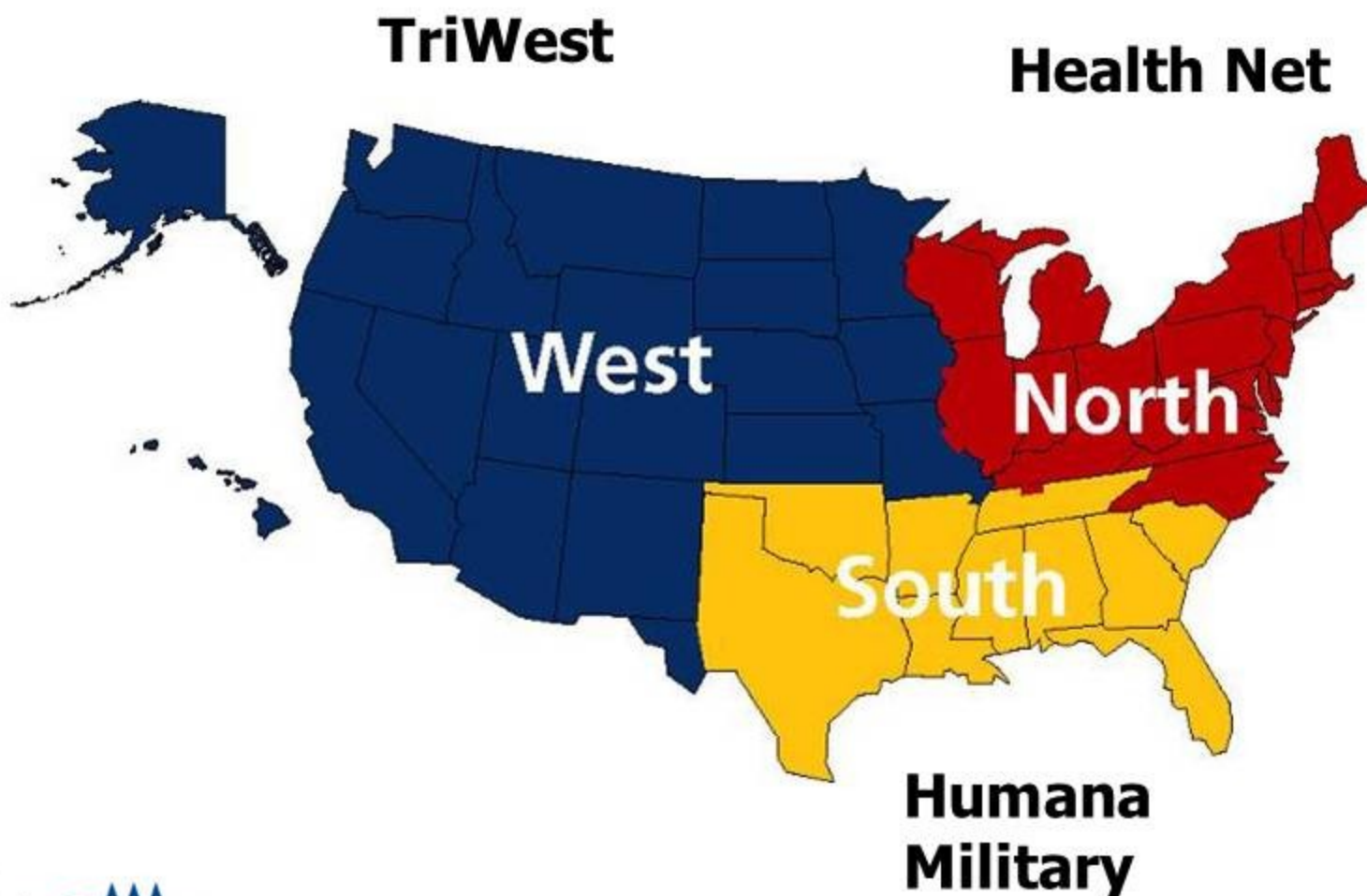
TRICARE Coverage Areas: **TRICARE Regions**

- TRICARE North Region
- TRICARE South Region
- TRICARE West Region
- TRICARE Overseas Region—three areas:
 - TRICARE Eurasia-Africa
 - TRICARE Latin America and Canada
 - TRICARE Pacific



TRICARE Coverage Areas:

TRICARE Regional Contractors



TRICARE Coverage Areas:

TRICARE Overseas Areas

- TRICARE Eurasia—Africa
 - Africa, Europe, and the Middle East
- TRICARE Latin America and Canada (TLAC)
 - Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands
- TRICARE Pacific
 - Includes Australia, Guam, Japan, Korea, New Zealand, and Western Pacific remote countries





Transitioning from Active Duty to Retirement

Preparing for Retirement



Preparing for Retirement: **Questions to Ask**

- What steps do I need to take now?
- Do I have Medicare-eligible family members?
- Where will I live and work?
- What health plans are available?
- Cost of competing health plans?
- Do I need supplemental insurance?



Preparing for Retirement: **Updating DEERS Information**

- Change contact information
 - By phone: 1-800-538-9552
 - By fax: 1-831-655-8317
 - Online: www.tricare.mil/deers
 - BWE: www.tricare.mil/bwe
- Make changes or add a family member
 - In person: Visit ID card-issuing facility
 - By mail: Send changes to the Defense Manpower Data Center Support Office



Preparing for Retirement:

For Medicare-Eligible Family Members

- To remain eligible for TRICARE, Medicare Part A-eligible individuals must have Medicare Part B
 - Pay for and enroll in Medicare Part B before the sponsor's retirement date
- Medicare-eligible beneficiaries under age 65:
 - May enroll in TRICARE Prime; or
 - Use TRICARE For Life (TFL)



Preparing for Retirement: **Terminal Leave Status**

- Current TRICARE program options stay in effect until your retirement date
 - You cannot enroll with another MTF or switch to a civilian PCM
- If you move to a new area:
 - Coordinate all care with current MTF PCM
 - Family members may be able to change PCM



Preparing for Retirement:

TRICARE Eligibility after Retirement

- Retired service members
- Spouses, surviving spouses and qualifying former spouses



Preparing for Retirement:

TRICARE Eligibility after Retirement

- Unmarried dependent children
 - Eligible until age 21, or 23 if a full-time student and the sponsor provides at least 50 percent of the financial support
 - May be eligible beyond these age limits if child has a mental or physical incapacity
 - Qualified dependents may enroll in the TRICARE Young Adult Program to extend coverage until reaching age 26
 - Remain eligible after parents divorce or remarry
 - Stepchildren lose eligibility after a divorce





Transitioning from Active Duty to Retirement

Coverage Choices



Coverage Choices:

Retiree TRICARE Prime Coverage

- Retirement causes automatic disenrollment
 - Includes TRICARE Prime, TRICARE Prime Remote (TPR) and TRICARE Prime Remote for Active Duty Family Members (TPRADFM)
- You **must** re-enroll to continue your coverage
- Make sure you live in a PSA
 - TRICARE Prime is available near MTFs and in other designated PSAs
 - TPR and TPRADFM are **not** available to retirees or their family members



Retiree TRICARE Prime Coverage: Re-Enrolling in TRICARE Prime

- Enrollment fees and copayments apply
- Submit enrollment form **before** retirement
- How to enroll:
 - Paper form: TRICARE Service Center or regional contractor's website
 - BWE: www.tricare.mil/bwe



Retiree TRICARE Prime Coverage: After Your Re-Enrollment

- Enrollment may be with an MTF PCM or civilian PCM
- MTF care on space-available basis
- To minimize costs, coordinate all care through your PCM



Retiree TRICARE Prime Coverage: When You Travel or Move

- Enrollment portability
- Split enrollment
- Check for availability when moving
- If moving overseas:
 - You'll be covered by TRICARE Overseas Program (TOP) Standard (or TRICARE For Life, if Medicare-eligible)
 - TOP Prime is **not** available to you or your family



Retiree TRICARE Prime Coverage: Getting Care

- Primary care received from PCM
- PCM referral required for civilian specialty care
 - Otherwise, higher costs apply



Retiree TRICARE Prime Coverage: Getting Out-of-Area Care

- **Routine care:** Get it **before** you travel
- **Urgent care:** Call your PCM or regional contractor for assistance
- **Emergency care:** Call 911 or go to nearest emergency room
- **Long trips:** To lower costs, transfer enrollment



Retiree TRICARE Prime Coverage: Point-of-Service (POS) Option

- Applies when nonemergency care is not authorized by PCM
- You pay higher costs
- TRICARE will pay only if provider is TRICARE-authorized



Retiree TRICARE Prime Coverage: POS Cost Considerations

- Annual outpatient deductible applies
- Cost-share: 50% after deductible is met
- Non-network providers may charge up to 15% above what TRICARE pays
- Costs do **not** count toward catastrophic cap



Coverage Choices:

US Family Health Plan (USFHP)

- TRICARE Prime option
- Available in six U.S. areas
- USFHP designated providers deliver all care
- You waive all rights to MTF care
- For more information:
 - Online: www.usfhp.com
 - By phone: 1-800-74-USFHP (1-800-748-7347)



US Family Health Plan: Designated Providers

- Martin's Point Health Care
 - ME, NH, VT, upstate and western NY, and the northern tier of PA
- Brighton Marine Health Center
 - MA (including Cape Cod), RI, and northern CT
- Saint Vincent Catholic Medical Centers
 - NYC, Long Island, southern CT, NJ, and Philadelphia, and area suburbs



US Family Health Plan: Designated Providers (cont.)

- Johns Hopkins Medicine
 - MD, Washington DC, and parts of PA, VA, DE, and WV
- CHRISTUS Health
 - Southeast TX and southwest LA
- Pacific Medical Centers
 - Puget Sound area of WA



Coverage Choices:

TRICARE Standard and TRICARE Extra

- No enrollment or enrollment fee required
- No referrals required
- Prior authorization required for some services
 - Check regional contractor's website



TRICARE Standard and TRICARE Extra: Getting Care

- Select any TRICARE-authorized provider
 - TRICARE network provider → TRICARE Extra
 - Non-network provider → TRICARE Standard
- TRICARE network providers
 - Provide care at contracted rates
 - File claims for you
- Space-available care at MTFs



TRICARE Standard and TRICARE Extra: Cost Considerations

- Annual deductible and cost-shares apply
- If you use a non-network provider:
 - Cost-shares will be higher
 - You may need to pay first and file a claim for reimbursement
 - Certain providers may charge up to 15% above what TRICARE pays



Coverage Choices:

TRICARE Overseas Program Standard

- Works like U.S. TRICARE Standard plan
 - TRICARE Extra is **not** available overseas
- No enrollment required
- Receive care from any host nation provider without referrals
 - To locate a provider, contact your TOP Regional Call Center or visit www.tricare-overseas.com



TOP Standard: Cost Considerations

- Annual deductible and cost-shares apply
- May have to pay first, then file a claim for reimbursement
- For more information:
 - Visit www.tricare-overseas.com
 - Call your TOP Regional Call Center



Coverage Choices:

TRICARE Young Adult (TYA)

Topic	Description
Eligibility	<ul style="list-style-type: none">• Unmarried dependent of an eligible uniformed service sponsor*• At least age 21 (<i>or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides more than 50 percent of the financial support</i>), but have not yet reached age 26• Not eligible to enroll in an employer-sponsored health plan• Not otherwise eligible for TRICARE program coverage
Enrollment	<ul style="list-style-type: none">• The <i>TRICARE Young Adult Application</i> is available at tricare.mil/tya• When applying, you must verify that you are not married and not eligible to enroll in an employer-sponsored health plan.• Your completed application must include the first three months of premium payments.
Program Information	<ul style="list-style-type: none">• Qualified dependents may be eligible to purchase TYA Prime or TYA Standard.• Eligibility for TYA Prime or TYA Standard is based on the eligibility established by your sponsor and where you live.• TYA Prime and TYA Standard generally have the same rules and costs as TRICARE Prime and TRICARE Standard.

* If you are an adult child of a non-activated member of the Selected Reserve of the Ready Reserve or of the Retired Reserve, your sponsor must be enrolled in TRICARE Reserve Select or TRICARE Retired Reserve for you to be eligible for TYA.

Coverage Choices:

TRICARE For Life (TFL)

- Automatic coverage regardless of age or place of residence, if you:
 - Are entitled to premium-free Medicare Part A;
 - Have Medicare Part B coverage; and
 - Remain eligible in DEERS
- Uniform benefit worldwide
- No enrollment fees for TFL
 - But you must pay Medicare Part B premiums



TRICARE For Life: Selecting a Provider

- U.S.: See any TRICARE-authorized provider
 - Medicare-participating: Accepts Medicare rate
 - Medicare-nonparticipating: May bill up to 115%
 - Opt-out provider: Medicare pays nothing; TRICARE pays 20%
- Overseas: See any host nation provider
- MTF care: On a space-available basis



TRICARE For Life: Claims and Customer Service

- Wisconsin Physicians Service (WPS) handles claims and customer service
 - For assistance: **1-866-773-0404**
- Overseas TFL beneficiaries should send claims to:
TRICARE Overseas
P.O. Box 7985
Madison, WI 53707-7985
- For more information on TFL:
 - **www.tricare.mil/tfl**





Transitioning from Active Duty to Retirement

Other TRICARE Benefit Information



Other TRICARE Benefit Information: **Annual Catastrophic Cap**

- Maximum total out-of-pocket costs for:
 - Enrollment fees
 - Annual deductibles
 - Copayments and cost-shares of TRICARE-allowable charges
 - Pharmacy copayments
- The following do **not** count toward the cap:
 - POS charges (deductible and cost-shares)
 - Additional non-network provider charges



Other TRICARE Benefit Information:

TRICARE Pharmacy Benefit

- Keep DEERS information up to date
- Need written prescription and valid ID card
- DoD policy on generic drugs
 - Generic drug dispensed when available
 - Provider must justify medical necessity for a brand name to be dispensed
 - If no generic exists, brand name is dispensed
- Visit www.tricare.mil/costs



TRICARE Pharmacy Benefit:

TRICARE Pharmacy Options

- MTF pharmacy
 - No cost
 - Up to 90-day supply of most medications
 - To locate an MTF: www.tricare.mil/mtf
- TRICARE Pharmacy Home Delivery
 - Convenient
 - Up to 90-day supply of maintenance medications
 - Member Choice Center: [1-877-363-1433](tel:1-877-363-1433)



TRICARE Pharmacy Benefit: TRICARE Pharmacy Options (cont.)

- TRICARE retail network pharmacy
 - More costly than TRICARE Pharmacy Home Delivery
 - Up to 30-day supply
 - Beneficiaries can access a network of approximately 60,000 retail pharmacies in the United States and U.S. territories (American Samoa,* Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands).
- Non-network retail pharmacy
 - Most expensive option
 - Up to 30-day supply



** Currently, there are no TRICARE retail network pharmacies in American Samoa.*

Other Important Information

TRICARE Pharmacy Program

Pharmacy Option	Formulary Drugs		Non-Formulary Drugs
	Generic	Brand Name	
MTF Pharmacy (up to a 90 -day supply)	\$0	\$0	Not Applicable
TRICARE Pharmacy Home Delivery (up to a 90 -day supply)	\$0	\$9	\$25
Retail Network Pharmacy (up to a 30 -day supply)	\$5	\$12	\$25
Non-Network Retail Pharmacy (up to a 30 -day supply)	TRICARE Prime options: 50% copayment applies after point-of-service (POS) deductible is met All other beneficiaries: \$12 or 20% of the total cost, whichever is greater, after the annual deductible is met		TRICARE Prime options: 50% copayment applies after POS deductible is met All other beneficiaries: \$25 or 20% of the total cost, whichever is greater, after the annual deductible is met

Express Scripts, Inc. Web site: www.express-scripts.com/TRICARE
Phone number: 1-877-363-1303



Other TRICARE Benefit Information:

TRICARE Retiree Dental Program

- Coverage for you and eligible family members
- Access to any licensed dentist in TRICARE coverage areas worldwide
 - Pay lower cost-share for network dentists*
 - Network dentists file claims for you

* There are no network dentists outside of the U.S. and U.S. territories. Host nation providers are available overseas, but they are not part of the TRDP dentist network.



Other TRICARE Benefit Information:

TRICARE Retiree Dental Program (cont.)

- Enrollment required
 - Initial 12-month commitment
 - Monthly premiums apply
- Annual exams and cleanings
 - No cost-shares for preventive services
- For additional details:
 - Online: www.trdp.org
 - By phone: 1-888-838-8737





Transitioning from Active Duty to Retirement

Other Health Insurance



Other Health Insurance:

Coordinating TRICARE and OHI

- TRICARE typically pays last after all OHI
- Follow OHI's referral and authorization rules
- When OHI pays first, TRICARE referral or prior authorization is generally not required
 - Check with regional contractor for exceptions



Other Health Insurance:

Coordinating Pharmacy Benefits

- OHI always primary payer
 - Use OHI benefit first, then submit claim to TRICARE
- You may use TRICARE Pharmacy Home Delivery or TRICARE's retail pharmacy benefit only if:
 - OHI does not cover your prescription; or
 - You have reached OHI's pharmacy benefit cap
- You may still use MTF pharmacies



Other Health Insurance: **Supplemental Insurance**

- May help cover some out-of-pocket expenses
- Consider your TRICARE catastrophic cap
- Understand what is covered
- Supplemental insurance may require receipts
- Visit www.federalpublishing.com for a list of supplemental programs



For Information and Assistance

Stateside Regional Contractors

TRICARE North Region

Health Net Federal Services, LLC
1-877-TRICARE (1-877-874-2273)

www.hnfs.com

TRICARE South Region

Humana Military Healthcare Services, Inc.
1-800-444-5445

www.humana-military.com

TRICARE West Region

TriWest Healthcare Alliance
1-888-TRIWEST (1-888-874-9378)

www.triwest.com

Overseas Regional Contractor

International SOS Assistance, Inc.

Eurasia-Africa:

+44-20-8762-8384 (*overseas*)

1-877-678-1207 (*stateside*)

Latin America and Canada:

+1-215-942-8393 (*overseas*)

1-877-451-8659 (*stateside*)

Pacific:

Singapore: +65-6339-2676 (*overseas*)

1-877-678-1208 (*stateside*)

Sydney: +61-2-9273-2710 (*overseas*)

1-877-678-1209 (*stateside*)

www.tricare-overseas.com

Connect with TRICARE Online!



www.tricare.mil/mediacenter



For Information and Assistance:

Other Contact Information

- TRICARE website: www.tricare.mil
- To locate a military treatment facility (MTF):
 - www.tricare.mil/mtf (U.S. and overseas)
- To locate a TRICARE Service Center (TSC):
 - www.tricare.mil/contactus (U.S. and overseas)
 - Contact your MTF, regional contractor, or TOP Regional Call Center



For Information and Assistance:

Other Contact Information (cont.)

- Social Security Administration
 - Website: www.ssa.gov
 - Phone: 1-800-772-1213
- Medicare
 - Website: www.medicare.gov
 - Phone: 1-800-633-4227





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In Closing ...



In Closing:

We Value Your Feedback

Thank you for attending today's briefing.

Please provide feedback on the slides and other materials used during this briefing at:

www.tricare.mil/evaluations/presentations





Thank You

